

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Charles V. Trafalis**  
**Kathleen A. Trafalis**  
**fka Kathleen A. McEvoy**  
Debtor(s)

Bankruptcy Case No.: 15-23656-JAD  
Related To Doc. No. 67  
Chapter: 13  
Docket No.: 69 – 67

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 21st of December, 2020, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 2/5/21.** Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **2/17/21 at 11:00 AM at the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. To join the Zoom Hearing, please initiate by using the following link 15 minutes prior to your scheduled hearing time:  
<https://www.zoomgov.com/j/16143800191>, or alternatively, attend by using the following Meeting ID: 161 4380 0191. **ALL HEARING PARTICIPANTS ARE REQUIRED TO REVIEW AND COMPLY WITH THE ZOOM PROCEDURES**, which can be found at: <https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **2/5/21**.

Jeffery A. Deller  
United States Bankruptcy Judge

cm: **All Parties**

In re:  
Charles V. Trafalis  
Kathleen A. Trafalis  
Debtor(s)

Case No. 15-23656-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 21, 2020

User: msch  
Form ID: 408v

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Charles V. Trafalis, Kathleen A. Trafalis, 406 South Second Avenue, Elizabeth, PA 15037-1416
cr	+ CHRISTIANA TRUST, A DIVISION OF WILMINGTON SAVINGS, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ Carrington Mortgage Services, LLC, as servicer for, c/o Kristen D. Little, Esquire, 3600 Horizon Drive, Suite 150, King of Prussia, Pa 19406-4702
cr	Fay Servicing LLC, PO Box 814609, Dallas, TX 75381-4609
cr	Mill City Mortgage Loan Trust 2019-1, Wilmington S, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
cr	+ Trifera, LLC, Marinosci Law Group, P.C., c/o Connie J. Delisser, Esq., 100 West Cypress Creek Road, Suite 1045 Fort Lauderdale, FL 33309-2191
14117256	+ BSI Financial Services, 314 S. Franklin Avenue, P.O. Box 517, Titusville, PA 16354-0517
14230000	+ Carrington Mortgage Services, LLC, et al, 1600 South Douglass Road, Anaheim, California 92806-5948
14117258	+ Citibank, P.O. Box 183060, Columbus, OH 43218-3060
14117259	+ Elizabeth Borough Municipal Authority, c/o Legal Tax Service Inc., 714 Lebanon Road, West Mifflin, PA 15122-1030
14117261	+ J. Daniel Schopf, c/o Molly Maguire Gaussa, 117 Jackson Circle, McDonald, PA 15057-2547
14155191	#+ J. Daniel Schopf, c/o Gaussa Law Office, P.O. Box 12662, Pittsburgh, PA 15241-0662
15195217	Mill City Mortgage Loan Trust 2019-1, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14117263	+ Pennsylvania American Water Company, P.O. Box 371412, Pittsburgh, PA 15250-7412
14942644	U.S. Bank Trust National Association, as trustee f, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14122242	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 22 2020 05:14:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14117257	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 22 2020 04:32:37	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
14141285	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 22 2020 04:41:58	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14117260	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 22 2020 05:14:00	GM Financial, P.O. Box 183834, Arlington, TX 76096-3834
14117262	+ Email/PDF: gecsed@recoverycorp.com	Dec 22 2020 04:41:48	PayPal, P.O. Box 981064, El Paso, TX 79998-1064
14864262	+ Email/Text: bkteam@selenefinance.com	Dec 22 2020 05:14:00	Selene Finance LP, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042-4546
14117264	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Dec 22 2020 05:13:00	Verizon, P.O. Box 28000, Lehigh Valley, PA 18002-8000
14167025	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 22 2020 05:16:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

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14117265

Email/Text: bankruptcy@firstenergycorp.com

Dec 22 2020 05:16:00

West Penn Power Company, 76 S. Main Street,  
Akron, OH 44308-1890

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Mill City Mortgage Loan Trust 2019-1, Wilmington S
14172959		OneMain Financial Group, LLC as servicer for Wells, as Issuer Loan Trustee for OneMain Finan
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	*+	J. Daniel Schopf, c/o Molly Maguire Gaussa, 117 Jackson Circle, McDonald, PA 15057-2547
cr	*+	U.S. Bank Trust National Association, as trustee f, PO Box 814609, Dallas, TX 75381-4609
14137762	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Mill City Mortgage Loan Trust 2019-1 Wilmington Savings Fund Society, FSB, as Trustee bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Charles V. Trafalis julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Kathleen A. Trafalis julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kevin Scott Frankel	on behalf of Creditor Carrington Mortgage Services LLC, as servicer for Wilmington Savings Fund Society, FSB, as Trustee for Stanwich Mortgage Loan Trust A pabk@logs.com
Kristen D. Little	on behalf of Creditor Carrington Mortgage Services LLC, as servicer for Wilmington Savings Fund Society, FSB, as Trustee for Stanwich Mortgage Loan Trust A pabk@logs.com, klittle@logs.com;logsecf@logs.com
Lisa Cancanon	on behalf of Creditor Carrington Mortgage Services LLC, as servicer for Wilmington Savings Fund Society, FSB, as Trustee for Stanwich Mortgage Loan Trust A lisac@w-legal.com, Llombardi06@law.du.edu
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov

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Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Sindi Mncina

on behalf of Creditor Mill City Mortgage Loan Trust 2019-1 Wilmington Savings Fund Society, FSB, as Trustee  
smncina@rascrane.com

William E. Miller

on behalf of Creditor CHRISTIANA TRUST A DIVISION OF WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS  
INDIVIDUAL CAPACITY BUT AS TRUSTEE OF ARLP TRUST 4 wmllder@friedmanvartolo.com,  
wedwardmiller@gmail.com

TOTAL: 10